

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
ORLANDO DIVISION**

IN RE:

CASE NO.: 6:11-bk-11100-KSJ

Chapter No.: 13

Juan M. Delgado .

Debtor (s)

\_\_\_\_\_ /

\_\_\_\_\_ Chapter 13 Plan

\_\_\_X\_\_\_ Amended Chapter 13 Plan

COMES NOW, the Debtor(s) and files this Chapter 13 Plan. The projected disposable income of the debtor (s) is submitted to the supervision and control of the Chapter 13 Standing Trustee, and the Debtor(s) shall pay the following sums to the chapter 13 Standing Trustee:

Plan payments

Payment Number by months	Amount of Monthly Plan Payment
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1 - 10	September 14 <sup>th</sup> , 2011 - June 14 <sup>th</sup> , 2012	\$4,150.00
11 - 60	July 14 <sup>th</sup> , 2012 - August 14 <sup>th</sup> , 2016	\$3,950.00

The Debtor (s) shall mail a money order or cashier's check or wage deduction, to Laurie K. Weatherford, Chapter 13 Standing Trustee, P.O. Box 1103, Memphis, Tennessee 38101-1103. The Debtor(s) name and case number must be indicated clearly thereon and received by the due dates for payments established by court order.

PAYMENT OF CLAIMS THROUGH THE PLAN

**Attorney's fees**

Attorney Name	Claim Amount	Payment Amount	Payment Month Numbers
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**Priority Claims**

Astrid Vellon	\$3,000.00	\$250.00	1 - 10
Maintenance fee		\$50.00	11 - 60

The fees and expenses of the Trustee shall be paid over the life of the Plan at the rate allowed as governed by the guidelines of United States Trustee and

Name of Creditor	Claim Amount	Payment Amount	Payment Month Numbers
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Laurie K. Weatherford, Trustee 10%	1 - 60
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**Secured Claims**

Name of Creditor	Claim Amount	Payment Amount	Payment Month Numbers
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Porsche Financial Serv.	\$12,761.27 @5.25 Till	\$242.29	1 – 60
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Wells Fargo, 1 <sup>st</sup> Mtg. Harmony lane	\$350,076.24	\$2,265.23	1 – 60
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(This mtg. was modified, paying as per modified terms).

Wells Fargo, Cram Down mortgage on 9328 Bud Wood, Gotha, FL 34734			
AGREED TERMS	\$87,000.00 @ 5.25% over 30 years (NO balloon payment)	\$787.17	– 60

Bank One, Second Mtg. on 9328 Bud Wood, Gotha, FL 34734 Motion to strip filed

Regions Bank, second mortgage on 1073 Harmony Lane, Clermont, FL 34711 Motion to strip filed

**Secured Arrears**

Name of Creditor	Claim Amount	Payment Amount	Payment Month Numbers
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Wells Fargo Home Mtg. (1073 Harmony Ln., Clermont, FL 34711)	\$8,398.00	\$140.00	1 - 60
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**Secured Gap Payments**

Name of Creditor	Claim Amount	Payment Amount	Payment Month Numbers
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Wells Fargo Home Mtg. (1073 Harmony Ln. Clermont, FL 34711)	\$2,265.23	\$38.00	1 - 60
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**Property to be surrendered:**

Creditor Name: N/A

Property Address: N/A

**Valuation of Security:**

Name of Creditor	Claim Amount	Payment Amount	Payment Month Numbers
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Name of Creditor	Claim Amount	Payment Amount	Payment Numbers
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Wells Fargo Bank, N.A. \$187,744.35 Property: 9328 Bud Wood St., Gotha, FL 34734-5035  
Valued amount and terms \$87,000.00 @5.25% over a new 30 yaers term (no  
balloon payment) (\$480.42 P & I and \$306.75 T & I)

**The following Executory Contracts are assumed:**

Name of Creditor:	Description of Collateral:	Payment Month Numbers:
N/A		

**The following Executory Contracts are rejected:**

Name of Creditor:	Description of Collateral:
N/A	

**Unsecured Creditors:** whose claims are allowed shall receive a pro rate share of the balance of the funds remaining after payments to Priority and Secured Creditors are made. Approximate percentage: \_\_\_\_\_-%

**Certificate of Service**

I/We hereby certify that a true and correct copy of this Chapter 13 Plan of Debtor (s) was furnished by United States mail, postage prepaid, to all creditors and parties in interest as listed on the Court's Matrix as attached, this January 19, 2012.

\_\_\_\_\_  
Debtor's Signature

/s/ Astrid Vellon. Esq.

\_\_\_\_\_  
Astrid Vellon, Esq.  
1500 S. Semoran Blvd.  
Orlando, Florida 32807  
Tel. (407) 207-8060  
Fax. (407) 207-0660  
Florida Bar Number: 0159141  
Attorney for Debtor

Label Matrix for local noticing  
113A-6  
Case 6:11-bk-11100-KSJ  
Middle District of Florida  
Orlando  
Thu Jan 19 13:07:35 EST 2012

Florida Dept of Revenue  
P.O. Box 6668  
Tallahassee, FL 32314-6668

Wells Fargo Bank, NA  
Florida Default Law Group PL  
P.O. Box 25018  
Tampa, FL 33622-5018

HSBC/Best Buy  
P.O. Box 15521  
Wilmington, DE 19850-5521

Porche Financial Services  
4343 Commerce Court  
suite 300  
Lisle, IL 60532-3616

Well Fargo Home Mortgage  
PO BOX 10335  
Des Moines, IA 50306-0335

Laurie K Weatherford +  
Post Office Box 3450  
Winter Park, FL 32790-3450

Teresa M Hair +  
Florida Default Law Group, PL  
PO Box 25018  
Tampa, FL 33622-5018

Juan M. Delgado  
1073 Harmony Lane  
Clermont, FL 34711-9021

IRS  
Centralized Insolvency Operations  
P.O. Box 7346  
Philadelphia, PA 19101-7346

Bank One  
800 Brooksedge Blvd  
Westerville, OH 43081-2822

Internal Revenue Service  
Post Office Box 7346  
Philadelphia PA 19101-7346

Porsche Financial Services  
4343 Commerce Court  
Suite 300  
Lisle, IL 60532-3616

Wells Fargo Bank, NA  
1 Home Campus  
Bankruptcy Payment Processing  
MAC# x2302-04c  
Des Moines, IA 50328-0001

Astrid M Vellon +  
The Law Offices of Astrid Vellon PA  
1500 South Semoran Boulevard  
Orlando, FL 32807-2920

Florida Dept of Labor and Security  
Hartman Building, Suite 307  
2012 Capital Circle, Southeast  
Tallahassee, FL 32399-6583

WELLS FARGO BANK, N.A.  
Douglas C Zahm PA  
c/o Carol A Lawson  
12425 28th Street North Suite 200  
St Petersburg, FL 33716-1826

Florida Department of Revenue  
Bankruptcy Unit  
Post Office Box 6668  
Tallahassee FL 32314-6668

Lake County Tax Collector  
Attn: Bob McKee  
Post Office Box 327  
Tavares FL 32778-0327

Regions Bank  
7350 Lake Underhill Road  
Orlando, FL 32822-6055

Wells Fargo Home Mortgage  
MAC# X-7801-014  
3476 Stateview Blvd  
Fort Mill, SC 29715-7200

Carol A Lawson +  
Douglas Zahm, P.A.  
12425 28th St. N.  
Suite 200  
St. Petersburg, FL 33716-1826

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Karen S. Jennemann  
Orlando

End of Label Matrix  
Mailable recipients 21  
Bypassed recipients 1  
Total 22